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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Willie	
With the constitution	First name	First name
Write the name that is on your government-issued	_ E	
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Ruffin	
noonse or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 9207	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Willie First Name	E Middle Name	Ruffin Last Name	Case number (if known)	
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joir	nt Case):
4. Any business names and Employer	I have not used any busine	ess names or EINs.	I have not used any business names or E	EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name	
8 years	Business name		Business name	
Include trade names and doing business as names	EIN		EIN	
	EIN		EIN	
5. Where you live	21644 Peterson Ave		If Debtor 2 lives at a different address:	
	Number Street		Number Street	
	Sauk Village Illinois City State	60411 Zip Code	City State Zip 0	Code
	Cook County		County	
	If your mailing address is d above, fill it in here. Note that notices to you at this mailing an	at the court will send any	If Debtor 2's mailing address is different fill it in here. Note that the court will send a this mailing address.	
	Number Street		Number Street	
	City State	Zip Code	City State Zi	ip Code
6. Why you are choosing this district	Check one:		Check one:	
to file for bankruptcy	Over the last 180 days bef lived in this district longer t	ore filing this petition, I have han in any other district.	Over the last 180 days before filing this p lived in this district longer than in any oth	
	I have another reason. Exp	olain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U	J.S.C. §§ 1408.)
		-		

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Debtor 1 Willie	E	Ruffin	Case number (if know	vn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court A	bout Your Bankruptcy	Case		
 The chapter of the Bankruptcy Code yo are choosing to file under 		f description of each, see <i>Notice Req</i> 010)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, of may pay with a critical pay the Individuals to Pay I request that my judge may, but is the official poverty you choose this control of the Individuals to Pay in the official poverty you choose this control of the Individuals to Pay in the	at how you may pay. Typically, if your money order. If your attorney is seedit card or check with a pre-printer fee in installments. If you choose y Your Filing Fee in Installments (Confee be waived (You may request not required to, waive your fee, and you line that applies to your family significant.	ou are paying the submitting your ped address. this option, sign official Form 103/ this option only d may do so only ze and you are u	
9. Have you filed for bankruptcy within th last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction judgment a		<i>^t You</i> (Form 101A) and file it with

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De	ebtor 1 Willie First Name		E Mic		Ruffin Last Name	Case numb	ber (if known)		
Pa	rt 3: Report About Any	Busir	esses	s You Own as a Sole	Proprietor				
12.	Are you a sole proprietor of any full-	✓	No.	Go to Part 4.					
	or part-time business?		Yes.	Name and location of	f business				
	A sole proprietorship is a business you			Name of business, if a	any				
	operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street				
	If you have more than one sole			City		State	Zip Co	ode	
	proprietorship, use a separate sheet and			Check the appropri	ate box to desc	eribe your business:			
	attach it to this			Health Care B	usiness (as defi	ned in 11 U.S.C. § 10	01(27A))		
	petition.				,	lefined in 11 U.S.C. §	(101(51B))		
						U.S.C. § 101(53A))	(0))		
				None of the ab		d in 11 U.S.C. § 101((6))		
				Two ic of the at	, , , , , , , , , , , , , , , , , , ,				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	appi shee	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B).						
	For a definition of small business debtor,	✓	No.	I am not filing under (
	see 11 U.S.C. § 101(51D).	Ш	No.	I am filing under Cha Bankruptcy Code.	pter 11, but l ar	m NOT a small busine	ess debtor accord	ling to the definition in the	
			Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankrupto Code.					uptcy
Pa	rt 4: Report if You Own	n or H	ave A	ny Hazardous Prope	erty or Any Pr	operty That Needs	s Immediate Att	ention	
14.	Do you own or have	V	No.						
	any property that poses or is alleged to pose a threat of			What is the hazard?					
	imminent and identifiable hazard to			If immediate attention is	needed, why is	it needed?			
	public health or safety? Or do you			Where is the property?					
own any property that needs immediate attention?					Number	Street			
	For example, do you								
	own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	S	State	Zip Code	

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Debtor 1 Willie Ruffin Case number (if known)

First Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Willie First Name		Ruffin Cas	se number (if known)		
	estions for Reporting Purposes				
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consuprimarily for a personal, far business debts? Business debts? Business	amer debts are defined in 11 U.S.C. § 101(8) as amily, or household purpose." s debts are debts that you incurred to obtain operation of the business or investment. her debts or business debts.		
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	7. Do you estimate that after	any exempt property is excluded and administrative ibute to unsecured creditors?		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000		
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion		
Part 7: Sign Below	Lhave examined this potition as	ad I doctoro undor popolty	of porium that the information provided is true and		
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Willie Ruffin Signature of Debtor 1		Signature of Debtor 2		
	Executed on 4/13/2018 MM / DE	0 / YYYY	Executed on		

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Debtor 1 Willie	E	Ruffin	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the llso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	vhich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	. ,		•
need to file this page.	/s/ Morsheda Hash	em	Date	4/13/2018
	Signature of Attorney	****		M / DD / YYYY
	,			
	Morsheda Hashem			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nnuo.		
	Street	anue		
	Guode			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3122374973	Email address	mhashem@semradlaw.com
			-	
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Willie	E	Ruffin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$700.00
1c. Copy line 63, Total of all property on Schedule A/B	\$700.00
st 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Φο οο
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$8,395.00
Your total liabilities	\$8,395.00
art 3: Summarize Your Income and Expenses	
·	
Cohadula I. Vaur Incomo (Official Form 1061)	\$1,856.79
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,731.00

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Deb	otor 1 Willie	Е	Ruffin	Case number (if known)							
	First Name	Middle Name	Last Name								
Part	4: Answer These Qu	estions for Administrat	tive and Statistical Records								
6. A	Are you filing for bankrupt	cy under Chapters 7, 11, o	r 13?								
[No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
[✓ Yes.										
7. V	What kind of debt do you h	ave?									
[nmer debts are those incurred by a Fill out lines 8-10 for statistical pur	n individual primarily for a personal, poses. 28 U.S.C. § 159.							
		marily consumer debts. You ith your other schedules.	ou have nothing to report on this p	part of the form. Check this box and su	ubmit						
		our Current Monthly Incom Form 122B Line 11; OR, Fo	ne: Copy your total current monthly orm 122C-1 Line 14.	y income from Official	\$186.00						
9.	Copy the following spec	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:									
	From Part 4 on Schedule	e E/F, copy the following:		Total claim							
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00							
	9b. Taxes and certain other	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00							
	9c. Claims for death or pe	rsonal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy	ine 6f.)	\$0.00								
	9e. Obligations arising out		or divorce that you did not report a	\$0.00	_						
	9f. Debts to pension or pr	\$0.00									

\$0.00

9g. **Total.** Add lines 9a through 9f.

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						_		
Fill in this	information	to identify your c	ase:					
Debtor 1	Willie		E		Ruffin			
Debtor 2	First	Name	Middle N	ame	Last Name			
(Spouse, if fi	iling) First	Name	Middle N	ame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)			
Case nun (If known)	nber				(otato)			
Officia	al Form	106A/B				<u> </u>		Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/
category responsib write you Part 1:	where you t le for suppl r name and Describe	think it fits best. E ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd ace very nd, c	or Other Real Estate You Own or	eople are to this fo	e filing together, both a rm. On the top of any a an Interest In	re equally
	u own or ha No. Go to		quitable interest i	n an	y residence, building, land, or similar	r propert	y?	
		is the property?						
1.1		ess, if available, or	other description	Wh	at is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	y -	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
	Normala	Ohreat		П	Land			
	Number	Street			Investment property		Describe the nature of interest (such as fee s	
	City	State	Zip Code		Timeshare Other		the entireties, or a life	
	,		_,	Wh		ieck	Check if this is co (see instructions)	mmunity property
				Щ	Debtor 1 only			
				H	Debtor 2 only Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another	r		
					ner information you wish to add abou perty identification number:	t this ite	m, such as local	
If you	own or hav	e more than one, li	st here:					
1.2				Wh	at is the property? Check all that apply	y .		claims or exemptions. Put red claims on Schedule D:
1.2	Street addr	ess, if available, or	other description	H	Single-family home Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
				H	Condominium or cooperative		Current value of the	Current value of the
				Ħ	Manufactured or mobile home		entire property?	portion you own?
	Number	Street			Land		Decembe the meture of	f.va.vv avveauabin
	City	State	Zip Code		Investment property Timeshare Other		Describe the nature of interest (such as fee state entireties, or a life	simple, tenancy by
	J.,	o.cc	<u></u> p	Wh one	Debtor 1 only	neck	Check if this is co (see instructions)	ommunity property
					Debtor 2 only			
				H	Debtor 1 and Debtor 2 only At least one of the debtors and another	,		
				<u>С</u>	per information you wish to add about		m euch as local	

property identification number:

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First Name Middle Name Last Name	
What is the property? Check all that apply. Do not deduct secured cla the amount of any secured Single-family home	d claims on <i>Schedule D:</i>
Street address, if available, or other description Street address, if available, or other description Duplex or multi-unit building	s Securea by Property.
Current value of the	Current value of the portion you own?
Manufactured or mobile home	ortion you outil
Number Street Investment property Describe the nature of y	-
interest (such as fee sim	• • •
City State Zip Code Other the entireties, or a file e	
Check if this is com	munity property
Who has an interest in the property? Check one. (see instructions)	
Debtor 1 only	
Debtor 2 only	
Debtor 1 and Debtor 2 only	
At least one of the debtors and another	
Other information you wish to add about this item, such as local property identification number:	
you have attached for Part 1. Write that number here.	
Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.	
3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No	
Yes	
3.1 Make Who has an interest in the property? Check Do not deduct secured class	
	•
Year: Debtor 1 only Creditors Who Have Claim	ed claims on Schedule D:
	•
Approximate mileage: Debtor 2 only Current value of the	ed claims on Schedule D: ns Secured by Property. Current value of the
Approximate mileage: Debtor 2 only Current value of the	ed claims on Schedule D: ns Secured by Property.
Approximate mileage: Debtor 2 only Current value of the	ed claims on Schedule D: ns Secured by Property. Current value of the
Approximate mileage: Debtor 2 only Current value of the Other information: Debtor 1 and Debtor 2 only entire property?	ed claims on Schedule D: ns Secured by Property. Current value of the
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	ed claims on Schedule D: ns Secured by Property. Current value of the portion you own?
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Do not deduct secured of the debtors and another Check if this is community property (see instructions) Do not deduct secured of the debtors and another Check if this is community property? Check one.	ed claims on Schedule D: ens Secured by Property. Current value of the portion you own? aims or exemptions. Put ed claims on Schedule D:
Approximate mileage: Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) 3.2 Make Model: Year: Debtor 1 only Current value of the entire property? I Debtor 2 only Entire property? Debtor 3 only Current value of the entire property? I Debtor 3 only Debtor 3 only Current value of the entire property? I Debtor 3 only Current value of the entire property? I Debtor 3 only Current value of the entire property? I Debtor 3 only Current value of the entire property? I Debtor 3 only Current value of the entire property? I Debtor 3 only Current value of the entire property? I Debtor 3 only	ed claims on Schedule D: ens Secured by Property. Current value of the portion you own? aims or exemptions. Put ed claims on Schedule D:
Approximate mileage: Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 2 only Current value of the entire property? Do not deduct secured clare the amount of any secure creditors Who Have Claim Debtor 1 only Current value of the control of the entire property? Current value of the control of the entire property? Current value of the control of the entire property? Debtor 2 only Current value of the control of the entire property? Debtor 2 only Current value of the control of the entire property? Current value of the entire property? Current value of the entire property?	ad claims on Schedule D: ns Secured by Property. Current value of the portion you own? aims or exemptions. Put ad claims on Schedule D: ns Secured by Property. Current value of the
Approximate mileage: Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 2 only Current value of the centire property? Do not deduct secured clarate the amount of any secure creditors Who Have Claim Debtor 1 only Current value of the centire property?	aims or exemptions. Put ed claims on Schedule D:
Approximate mileage: Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 2 only Current value of the entire property? Debtor 1 only Current value of the continuation of the debtors and another Check if this is community property (see instructions) Do not deduct secured claim the amount of any secure creditors Who Have Claim Current value of the continuation of the debtors and another Check if this is community property? Debtor 1 only Current value of the continuation of the cont	ad claims on Schedule D: ns Secured by Property. Current value of the portion you own? aims or exemptions. Put ad claims on Schedule D: ns Secured by Property. Current value of the

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	Willie First Name	E Middle Name	Ruffin Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D.</i> aims <i>Secured by Property.</i> Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	=	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or		the amount of any secu	claims or exemptions. Put ired claims on Schedule D. iims Secured by Property. Current value of the portion you own?
			At least one of the debtor Check if this is communinstructions)			
		•	er recreational vehicles, other fishing vessels, snowmobiles,	·		
Exa	mples: Boats, trailers, motor	•		motorcycle accessorion property? Check nly rs and another	Do not deduct secured the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D.</i> nims Secured by Property. Current value of the portion you own?

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Debtor 1 Willie Ruffin Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phone, TV \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$100.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Wedding band, necklace \$400.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here

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Debtor 1 Willie Ruffin Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	tor 1 Willie	Hiddle Name	Huffin Leet Name	Case number (if known)	
20.		orate bonds and other negotiab			
		include personal checks, cashiers' ents are those you cannot transfer			
	✓ No	,		,	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension	accounts			
			, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	ooparatory.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			·
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:			
	_	Gas:			
		Heating oil:			
		-			
		Security deposit on rental unit: Prepaid rent:	-		
		Telephone:	-		
		Water:			. ———
		Rented furniture:			
		Other:	-		. ———
23.	_	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No	Issuer name and description:			
	Yes	issuer name and description.			
		-			
		=			

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Debt	or 1 Willie	E		Ruffin	Case number (if known)	
24.	First Name		dle Name	Last Name	under a qualified state tuition program.	
27.		530(b)(1), 529A(b), and 5		damica ABEE program, or t	muci a quamica state tattion program.	
	✓ No Yes	Institution name and des	scription. Separa	tely file the records of any int	erests.11 U.S.C. § 521(c):	
						-
25.		able or future interests i	n property (oth	ner than anything listed in	line 1), and rights or powers	
	✓ No	•				
	Yes. Desc	ribe				
26.				d other intellectual proper from royalties and licensing a		
	- Na	emet domain names, web	sites, proceeds	from royalties and licensing a	greements	
	Yes. Desc	ribe				
27.		nchises, and other gene	_			
		ilding permits, exclusive li	censes, coopera	tive association holdings, liq	uor licenses, professional licenses	
	✓ No Yes. Desc	ribe				1
	П					
N/	ev or prope	ty owed to you?				Current value of the
ivion						Current value of the
ivion	icy of proper	ty office to you.				Current value of the portion you own? Do not deduct secured claims or exemptions.
	Tax refunds o					portion you own?
						portion you own? Do not deduct secured
	Tax refunds or No Yes. Give	wed to you specific information			Federal:	portion you own? Do not deduct secured
	Tax refunds or No Yes. Give sabout	wed to you specific information t them, including whether already filed the returns	,		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or No Yes. Give sabout	wed to you specific information t them, including whether	,			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give sabout you a and to	wed to you specific information t them, including whether already filed the returns the tax years		port, child support, maintena	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to	wed to you specific information t them, including whether already filed the returns the tax years		port, child support, maintena	State: Local: nce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years		oort, child support, maintena	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		port, child support, maintena	State: Local: nce, divorce settlement, property settlement	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		port, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		oort, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give sabout you a and to Family support Examples: Past	wed to you specific information t them, including whether already filed the returns the tax years t t due or lump sum alimon		oort, child support, maintena	State: Local: nce, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family support Examples: Past No Yes. Give s Other amount	wed to you specific information t them, including whether already filed the returns the tax years t due or lump sum alimon specific information	y, spousal supp		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	wed to you specific information t them, including whether already filed the returns the tax years t due or lump sum alimon specific information	y, spousal supp	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement:	\$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns the tax years t due or lump sum alimon specific information specific information	y, spousal supp	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns the tax years t due or lump sum alimon specific information specific information	y, spousal supp	, disability benefits, sick pay,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Willie	E	Ruffin	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disab		th savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	No Yes. Name the insu of each policy and l		Company name:	Beneficiary:	Surrender or refund value:
32.		ty that is due you from s		cy, or are currently entitled to receive	
	property because some		·		
	Yes. Describe				
33.			ou have filed a lawsuit or made rance claims, or rights to sue	a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	ou did not already list			
	Yes. Describe				
36.		-	Part 4, including any entries fo		
Part				nterest In. List any real estate in Pa	rt 1.
37.	Do you own or have ar	ny legal or equitable int	erest in any business-related pr	operty?	
	No. Go to Part 6.				Current value of the
	Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.		or commissions you alre	ady earned		
	Yes. Describe				
39.	Office equipment, furn Examples: Business-rela		modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ectronic devices
	✓ No ☐ Yes. Describe				

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Deb	or 1 Willie	E	Ruffin	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in bu	siness, and tools of	your trade	
	✓ No				
	Yes. Describe				
	Tes. Describe				
41	Inventory				
71.	inventory				
	✓ No				
	Yes. Describe				
	_				
42.	Interests in partnershi	ips or joint ventures			
	✓ No				
		Name of	entity:	% of ownership:	
	Yes. Give specific information about				
	them				- -
					<u> </u>
					_
43.	Customer lists, mailing	lists, or other compilations			
	✓ No				
		nclude personally identifiable inform	ation (as defined in 1	1 U.S.C. § 101(41A))?	
	ш ′			. "	
	No				
	Yes. Descr	ibe			
44.	Any business-related	property you did not already list			
	 No				
	ightharpoonup				<u> </u>
	Yes. Give specific information				
	imonnation				
					<u> </u>
					
					
		II of your entries from Part 5, inc			
for Pa	art 5. Write that numbe	r nere			
	Describe Δny Fa	erm- and Commercial Fishin	a-Related Proper	rty You Own or Have an Interest In.	
Part		interest in farmland, list it in Part 1.	g Holatou i Topol	ty rou own or mave an intercenting	
	•				
46.	Do you own or have a	ny legal or equitable interest in a	any farm- or comme	rcial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
					or exemptions
47	Farm animals				· · ·
		oultry farm-raised fish			
	Examples: Livestock, po	sanity, tarrit raioca non			
		July, faith failed her			
	✓ No	Salay, Tarri Taloca Ilon			
	No.	Salary, realist realised from			
	✓ No	Jan J. Harring Co.			

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Deb	tor 1 Willie	E	Ruffin	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
	Ц				
49.	Farm and fishing equip	oment, implements, machinery,	fixtures, and tools of trade	•	
	No				
	Yes. Describe				
	L Too. Boombo				
50.	Farm and fishing supp	lies, chemicals, and feed			
	.∡ No				
	Yes. Describe				
	Tes. Describe				
51.	Any farm- and comme	rcial fishing-related property yo	u did not already list		
	√ No				
	Yes. Describe				
	Tes. Describe				
		ll of your entries from Part 6, ind r here		=	
•	are or write that hambe				
Part	7: Describe All Pro	perty You Own or Have an I	nterest in That You Did	Not List Above	
		perty of any kind you did not alr			
55.		s, country club membership	eauy nst:		
	No No				
	Yes. Give specific information				
54. A	dd the dollar value of a	ll of your entries from Part 7. W	ite that number here		<u> </u>
ъ.	o Liet the Tetale of	Fools Doub of this Forms			
Part	List the Totals of	f Each Part of this Form			1
55.	Part 1: Total real estate	, line 2		>	
		,			
56.	part 2 total vehicles, lin	e 5	-	<u></u>	
57. F	Part 3: Total personal ar	nd household items, line 15	\$700.00		
	Part 4: Total financial as	seeks line OC	φ 700.00	_	
30.	rart 4: Total linancial as	ssets, line 30		<u> </u>	
59.	Part 5: Total business-r	elated property, line 45			
60.	Part 6: Total farm- and	fishing-related property, line 52			
61.	Part 7: Total other prop	erty not listed, line 54			
62.	Total personal property	. Add lines 56 through 61			4705.55
	in an emberga		\$700.00	Copy personal property total	+ \$700.00
				1.5 b	
					\$700.00
63.1	otal of all property on S	Schedule A/B. Add line 55 + line 6	2		

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			Docu	ment F	Page 20 of 7	'3		
Fill	in this infor	mation to identify your cas	e:					
Deb	otor 1	Willie	Е	Ruffin				
Dok	otor 2	First Name	Middle Name	Last Name				
	ouse, if filing)	First Name	Middle Name	Last Name)			
Uni	ted States E	Sankruptcy Court for the:	Northern D	istrict of Illinois	S			
Cas	e number			(State	9)			
(If kn	own)						Check	if this is a
<u>Of</u>	ficial	Form 106C						led filing
Sc	hedul	e C: The Prope	rty You Claim a	s Exem	pt			04/1
as e add For stat the tax-und you	each iten e a specinamount of exempt rere a law to rexemption Which see Your	more space is needed, figes, write your name and of property you claim fic dollar amount as expression and applicable status etirement funds—may that limits the exemption would be limited to attify the Property You care claiming state and feduare claiming federal exemptions are claiming federal exemptions.	ill out and attach to this d case number (if known as exempt, you must stempt. Alternatively, you tory limit. Some exempt be unlimited in dollar a on to a particular dollar the applicable statutor	page as man). specify the a u may claim tions—such amount. Hov amount and y amount. ven if your spou otions. 11 U.S.	y copies of Para amount of the e the full fair ma as those for he vever, if you cla d the value of the use is filing with you C. § 522(b)(3)	xemption you rket value of alth aids, righ im an exemp ne property is	purce, list the property that you Page as necessary. On the to a claim. One way of doing so the property being exempte that to receive certain benefition of 100% of fair market determined to exceed that	op of any o is to ed up to its, and a value
	line on So	cription of the property ar chedule A/B that lists this	the portion you		he exemption you		Specific laws that allow exe	mption
	property		own Copy the value from Schedule A/B	Shook only c	55% 151 64611 69			
	Brief		****				735 ILCS 5/12-1001(b	၁)
	description Cell r	n: ohone, TV	\$200.00	✓	\$200.00		_	
	Line from Schedule				f fair market valu ble statutory limit	e, up to any		
	Brief		\$100.00				735 ILCS 5/12-1001(a	a)
	description Used	ाः Clothing	\$100.00	✓	\$100.00		_	
	Line from Schedule				of fair market valu ble statutory limit	e, up to any		
3.	-	_	mption of more than \$160, d every 3 years after that for		or after the date of	adjustment.)		

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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	bbtor 1 Willie First Name rt 2: Additional Page	E Middle Name	Ruffin Last Name	Case number (if known)	
ra	Brief description of the property al line on Schedule A/B that lists this property		Amount of the exempt Check only one box for	•	Specific laws that allow exemption
	Brief description: Wedding band, necklace Line from Schedule A/B: 12	\$400.00		400.00 et value, up to any ry limit	735 ILCS 5/12-1001(b)

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				9			
Fill in	this inforr	nation to identify your c	ase:				
Debto	or 1	Willie	Е	Ruffin			
		First Name	Middle Name	Last Name			
Debto	r 2						
(Spous	e, if filing)	First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois			
				(State)			
Case (If know	number						
`	•						Chaolr if this is an
Offi	icial I	Form 106D					Check if this is an amended filing
Sch	nedu	le D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more s	space is r			e are filing together, both are equinber the entries, and attach it to			
1.	Oo any c	reditors have claims	secured by your proper	ty?			
Ī	✓ No. C	heck this box and sub-	mit this form to the court	with your other schedules. You ha	ve nothing else to repo	rt on this form.	
Ī	Yes. I	Fill in all of the information	on below.				
Part '	List /	All Secured Claims					
f	or each cla	aim. If more than one cre		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill ir	this inforr	mation to identify your c	ase:			
Debt	or 1	Willie First Name	E Middle Name	Ruffin Last Name		
Debt (Spou	or 2 se, if filing)	First Name	Middle Name	Last Name		
		ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	number wn)					
Off	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	cured Claims	12/15
other Form claim	party to a 106A/B) a s that are ntries in the n).	any executory contract and on Schedule G: Exe listed in Schedule D: (he boxes on the left. At	s or unexpired leases that ecutory Contracts and Und Creditors Who Hold Claims	t could result in a claim. expired Leases (Official F s Secured by Property. If	Also list executory contracts of form 106G). Do not include any more space is needed, copy to	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if
1.	•	reditors have priority un Go to Part 2.	nsecured claims against y	rou?		
	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amounts ding to the creditor's name particular claim, list the oth	s, list that claim here and show be. If you have more than two prioner creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Willie Ruffin Case number (if known) First Name Middle Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. 4.1 City of Chicago - Dep't of Revenue \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60608 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? No Yes City of Chicago Heights \$3,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 39773 Treasury Center Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago 60694 Illinois Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Parking and red light tickets Is the claim subject to offset? **✓** No Yes COMMONWEALTH FINANCIAL \$850.00 Last 4 digits of account number 34N1 Nonpriority Creditor's Name When was the debt incurred? 9/2017 245 Main St Number As of the date you file, the claim is: Check all that apply. Contingent Pennsylvania 18519 Scranton Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: MEDICAL **✓** No PAYMENT DATA Other, Specify

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Debtor 1 Willie Ruffin Case number (if known) Last Name Middle Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim

4.4	COMMONWEALTH FINANCIAL	Last 4 digits of account number 01N1	\$471.00
	Nonpriority Creditor's Name 245 Main St	When was the debt incurred? 3/2018	
	Number Street	when was the dept incurred: 3/2010	
		As of the date you file, the claim is: Check all that apply.	
	Constant Describer 10510	Contingent	
	Scranton Pennsylvania 18519 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes	Other. Specify PATMENT DATA	
[]			*
4.5	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name	Last 4 digits of account number 87N1	\$459.00
	245 Main St	When was the debt incurred? 3/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Scranton Pennsylvania 18519	Unliquidated	
	City State Zip Code	'	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u></u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	— ORIGINAL CREDITOR: MEDICAL	
	Yes	Other. Specify PAYMENT DATA	
			.
4.6	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name	Last 4 digits of account number 60N1	\$246.00
	245 Main St	When was the debt incurred? 1/2018	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Scranton Pennsylvania 18519	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
	<u></u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No	Other. Specify PAYMENT DATA	
	Yes		

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Debtor 1 Willie Ruffin Case number (if known) First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 EMP of Cook County LLC \$374.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 14000 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Attention # 18897y Contingent Unliquidated Belfast 04915 Maine City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Medical Bill Other. Specify _ **V** Is the claim subject to offset? No Yes FINCNTRL SVC \$489.00 Last 4 digits of account number _ 3970 Nonpriority Creditor's Name PO BOX 668 N114 W19225 CLINTON When was the debt incurred? 10/2014 Street As of the date you file, the claim is: Check all that apply. Contingent 53022 GERMANTOWN Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. $\overline{}$ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL No Yes FINCNTRL SVC \$180.00 Last 4 digits of account number 6935 Nonpriority Creditor's Name When was the debt incurred? 10/2014 P O BOX 668 N114 W19225 CLINTON Number Street As of the date you file, the claim is: Check all that apply. Contingent GERMANTOWN 53022 Wisconsin Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims

✓ No

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Debts to pension or profit-sharing plans, and other similar

Other. Specify ORIGINAL CREDITOR: MEDICAL

Collection; Collecting for

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Debtor	1 Willie First Name	E Middle Name	Ruffin Last Name	Case number (if known)							
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page										
	After listing any entries on this	page, number them beg	inning with 4.	5, followed by 4.6, and so forth.	Total claim						
	Tajudeen Ogbara MD SC Nonpriority Creditor's Name 9201 Calumet Ave. Number Street		Wh	st 4 digits of account number ten was the debt incurred? of the date you file, the claim is: Check all that apply.	\$1,526.00						
	Munster Indian City State	Zip Code	<u> </u>	Contingent Unliquidated Disputed							
	Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset? ✓ No Yes	nd another	Tyj	ce of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Bill							

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Debtor 1 Willie Ruffin Case number (if known) First Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. MCSI Collection Agency On which entry in Part 1 or Part 2 did you list the original creditor? Name PO Box 327 Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Palos Heights 60463 Illinois Last 4 digits of account number City Zip Code State HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code IL Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? Name 2701 S. Dirksen Parkway Line 4.2 of (Check Part 1: Creditors with Priority Unsecured Claims Street one): Number Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Springfield

City

Illinois

State

62723

Zip Code

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Debtor 1 Willie E Ruffin Case number (if known)

Part 4: Add the Amounts for Each Type of Unsecured Claim

Case number (if known)

Case number (if known)

Case number (if known)

Case number (if known)

Last Name

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159.

Add the amounts for each type of unsecured claim.

	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for statistical reporting purposes only. 28 U.S.C. §159.
		Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a\$0.00
	6b. Taxes and certain other debts you owe the government	6b. \$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c. \$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	\$0.00 6d.
	6e. Total. Add lines 6a through 6d.	\$0.00 6e.
		Total claims
Total claims from Part 2	6f. Student loans	6f. \$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$8,395.00
	6j. Total. Add lines 6f through 6i.	6 j. \$8,395.00

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Willie	E	Ruffin	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		٥,	odinone rage	01 01 1		
Fill in this info	rmation to identify your o	ase:				
Debtor 1	Willie	E	Ruffin			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
, ,	Faura 10011				Check if th amended f	
	Form 106H					
Schedu	le H: Your Cod	debtors				12/15
1. Do you h No Yes 2. Within th Idaho, Lo	ie last 8 years, have you ruisiana, Nevada, New Mex Go to line 3.	xico, Puerto Rico, Texas, W	operty state or territory? /ashington, and Wisconsii	(<i>Communit</i>) 1.)	property states and territories include Arizona, Califor	mia,
Yes	s. Did your spouse, forme No	er spouse, or legal equiva	alent live with you at the	time?		
	Yes. In which community	ty state or territory did yo	u live?	Fill in the	name and current address of that person.	
	Name of your spouse, t	former spouse, or legal equ	rivalent			
	Number Street					
	City	State	Zip Co	de		
		-	-		e is filing with you. List the person shown in line the creditor on Schedule D (Official Form 106D),	2

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this information Debtor 1 W	mation to identify					
Debtor 1 W	macion to raoriting	your case:				
	Villie	Е	Ruffin			
Fir	irst Name	Middle Name	Last Na	me	— Che	eck if this is:
Debtor 2 (Spouse, if filing) Fil		Mistalla Nassa	L and Ma		- -	An amended filing
(opouse, ii iiiiiig) FII	irst name	Middle Name	Last Na			A supplement showing post-petition chapter
United States Bar the:	nkruptcy Court for	Northern	District of Illin			expenses as of the following date:
Case number			(Sta	ate)		
(If known)					_	MM / DD / YYYY
Official Fo	orm 106l					
Schedule	I: Your In	come				12/·
spouse. If more number (if know		, attach a separate she y question.		_	-	not include information about your ional pages, write your name and case
1. Fill in your er	mployment		Debtor 1			Debtor 2
information.		Employment status		1		
	ore than one job	Employment status	✓ Employ	ea		Employed
If you have mo attach a separa information ab	•		Not Em	ployed		✓ Not Employed
attach a separa	rate page with	Occupation	Not Em	ployed		✓ Not Employed
atiach a separa information ab employers. Include part tir	rate page with court additional me, seasonal, or	Occupation Employer's name	_	ployed		Not Employed
attach a separa information ab employers. Include part tir self-employed	rate page with cout additional me, seasonal, or d work.		Stock Boy			Not Employed
attach a separa information ab employers. Include part tir self-employed	rate page with pout additional me, seasonal, or d work.	Employer's name	Stock Boy Dollar Tree	mak Road		Not Employed Number Street
attach a separa information ab employers. Include part tir self-employed Occupation m	rate page with pout additional me, seasonal, or d work.	Employer's name	Stock Boy Dollar Tree 2517 W Cel	mak Road		
attach a separa information ab employers. Include part tir self-employed Occupation m	rate page with pout additional me, seasonal, or d work.	Employer's name	Stock Boy Dollar Tree 2517 W Cel	mak Road	60608 Zip Code	

\$1,040.00

\$0.00

4. Calculate gross income. Add line 2 + line 3.

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Debtor	1Willie First Name	E Middle Name	Ruffin Last Name		Case numb	er <i>(if</i>			
	First Name	Middle Name	Last Name		known) For Debtor 1		Debtor 2 or		
			→ 4.	-	¢1.040.00	1101			
				-	\$1,040.00		\$0.00		
	all payroll dedu Fax Modicaro	and Social Security deductions	5a.		\$204.21		\$0.00		
		tributions for retirement plans	5a. 5b.	-	\$0.00		\$0.00		
	-	ributions for retirement plans	5c.	-	***		\$0.00		
	•	ments of retirement fund loans	5d. 5d.	-	\$0.00 \$0.00		\$0.00		
	nsurance	ments of retirement fund foans	5d. 5e.	-	\$0.00		\$0.00		
	omestic suppo	out obligations	5e. 5f.	-	\$0.00		\$0.00		
	Union dues	or obligations	51. 5g.	-	\$0.00		\$0.00		
_		ons. Specify:	_	_	\$0.00	_	\$0.00		
		luctions. Add lines 5a + 5b + 5c + 5d + 5e +5		· ⁻ -	\$204.21		\$0.00		
+5h.	ille payroll dec	auctions. Add iiiles 3a + 3b + 3c + 3d + 3e + c	n + 5g 0.	=	ψ2U4.21		Ψ0.00		
7. Calc	ulate total moi	nthly take-home pay. Subtract line 6 from lin	e 4. 7.	_	\$835.79		\$0.00		
8. List a	all other incom	ne regularly received:							
t	ousiness, profe	•							
		ent for each property and business showing ordinary and necessary business expenses, and	d						
	he total monthly		8a.	-	\$0.00	_	\$0.00		
8b. I	Interest and di	vidends	8b.	-	\$0.00		\$0.00		
	amily support dependent regi	payments that you, a non-filing spouse, or ularly receive	a						
		spousal support, child support, maintenance nt, and property settlement.	, 8c.	=	\$0.00		\$0.00		
8d. l	Unemployment	compensation	8d.	-	\$0.00		\$0.00		
8e. \$	Social Security		8e.	_	\$0.00		\$771.00		
lr c u h	nclude cash ass ash assistance t	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefit emental Nutrition Assistance Program) or as	s						
<u> </u>	Food Assistance	e Programs Income	8f.	-	\$192.00		\$58.00		
		rement income	8g.	_	\$0.00		\$0.00		
	Other monthly Prorated Incom	income. Specify: ne Tax Refund	8h.	+ _	\$0.00	+	\$0.00		
9. Add	all other incom	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	L	\$192.00		\$829.00		
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	-	\$1,027.79	+	\$829.00	=	\$1,856.79
Inclu frien	ide contribution ds or relatives.	gular contributions to the expenses that you s from an unmarried partner, members of you amounts already included in lines 2-10 or amo	r household, y	our d	ependents, your room				
Spec	•							11. +	\$0.00
	,								
		n the last column of line 10 to the amount n the <i>Summary of Schedules and Statistical Sc</i>						12.	\$1,856.79
									Combined
13. Do	you expect an	increase or decrease within the year after	you file this f	form?					monthly income
	Yes. Explain:								

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		Doct	iment Page 34 of 73	3	
Fill in this infor	mation to identify y	our case:			
Debtor 1	Willie	E	Ruffin		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court for	the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u></u>
	Form 106 e J: Your E				12/15
information. If		ded, attach another sheet to this	re filing together, both are equall form. On the top of any addition		
Part 1: Des	cribe Your Hous	ehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. D	oes Debtor 2 live i	n a separate household?			
г	No				
Ī	Yes. Debtor 2 m	ust file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	for 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	_	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include f people other	No			
yourself and dependents	-	Yes			
Part 2: Esti	mate Your Ongo	ing Monthly Expenses			
Estimate your	r expenses as of your factor the	ur bankruptcy filing date unless y	ou are using this form as a suppl plemental Schedule J, check the	•	-
		non-cash government assistance ded it on Sc <i>hedule I: Your Income</i>			Your expenses
	or home ownersh or the ground or lot.	ip expenses for your residence. In 4.	nclude first mortgage payments and		4.
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$67.00
6b. Water, sewer, garbage collection	6b.	\$90.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$229.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$640.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$150.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$65.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$325.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20.5	\$0.00
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Willie		Е	Ruffin	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
	your monthly expenses.		\$1,731.00			
	es 4 through 21.		\$0.00			
22b. Copy	ine 22 (monthly expenses			\$1,731.00		
22c. Add lir	e 22a and 22b. The resu	t is your monthly exp	enses.		22.	
23. Calculate	our monthly net incom	е.				
23a. Copy I	ine 12 (your combined m	onthly income) from	Schedule I.		23a	\$1,856.79
23b. Copy	your monthly expenses fr	om line 22 above.			23b	\$1,731.00
23c. Subtra	ct your monthly expenses	from your monthly i	ncome.			\$125.79
The re	sult is your monthly net in	ncome.			23c	
		crease because of a r	oan within the year or do y modification to the terms of			

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Fill in this information to identify your case:						
Debtor 1	Willie	E	Ruffin			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Sankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Willie Ruffin	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 4/13/2018	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this	s inforr	nation to identify your c	ase:					
Debtor 1		Willie First Name	E Middle N	Ruffin Jame Last N	ame			
Debtor 2 (Spouse, if		First Name	Middle N	lame Last N	ame			
United S	tates B	ankruptcy Court for the:		District of III				
Case nui	mber			(\$	State)			
Offic	ial l	Form 107						Check if this is a amended filing
-		nt of Financia	l Affairs f	or Individuals	s Filina fo	r Bankru	ptcv	04/1
Be as co	mplet	e and accurate as po more space is neede own). Answer every qu	ssible. If two ma	arried people are filin	g together, both	n are equally r	esponsible for s	
Part 1:	Give	Details About Your	Marital Status	and Where You Live	ed Before			
1. W	hat is y	our current marital sta	itus?					
	Mar Not	ried married						
2. Du	ıring tl	ne last 3 years, have yo	u lived anywhere	other than where you	live now?			
	-	List all of the places yo	u lived in the last	3 years. Do not includ	e where you live I	now.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	s Debtor 1		Same as Debtor 1
	Num	ber Street		From	Number Stre	eet		From
	City	State	Zip Code		City	State	Zip Code	
					Same as	s Debtor 1		Same as Debtor 1
	Num	ber Street		From To	Number Stre	eet		From
	City	State	Zip Code		City	State	Zip Code	
	territor No	last 8 years, did you evies include Arizona, Califo	mia, Idaho, Louis	iana, Nevada, New Mexi	co, Puerto Rico, Te			mmunity property states

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Deb	tor 1	Willie E First Name Middle	Ruffin e Name Last Name		umber (if known)	
				е		
Part	2:	Explain the Sources of Your Inc	come			
4.	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and yo No Yes. Fill in the details.		rs?		
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	Inclu publ filing List	you receive any other income during and income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples of come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; nly once under Debtor 1.	royalties; and gambling and lott	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:	Est. YTD LINK	\$768.00		
		for last calendar year: January 1 to December 31, 2017) YYYY	Est. LINK	\$192.00		
		or the calendar year before that: January 1 to December 31, 2016) YYYY		\$0.00		

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Debtor 1 Willie Ruffin Case number (if known) Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors

Other

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or 1	Willie	E		ffin	Case number	(if known)
	First Name	Middle Name	Las	st Name		
nsi orp	porations of which you a	es; any general partner are an officer, director, usiness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No					
	Yes. List all payments	to an insider.	Dates of	Tatal amazont	A	Descent fourthing a surround
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
	City State	Zip Code				
	Insider's Name	_				
	Number Street					
	City State	Zip Code				
insi	hin 1 year before you f der? ude payments on debts No Yes. List all payments	guaranteed or cosigne	ed by an insider.	y payments or trans	sfer any property o	n account of a debt that benefited an
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name			·		
	Number Street					
	City State	Zip Code				
	Insider's Name					
	Number Street					
	City State	Zip Code				

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Debtor 1 Willie Ruffin Case number (if known) Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debto	tor 1 Willie E	Ruffin	Case number (if known)	
	First Name Middle Na	ame Last Name		
	Within 90 days before you filed for bankru accounts or refuse to make a payment be		pank or financial institution, set off any	amounts from your
	✓ No			
	Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date act was take	
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip C	Code		
12.	•		necession of an assigned for the band	fit of araditors a court
	appointed receiver, a custodian, or anoth		possession of an assignee for the benefit	it of creditors, a court-
	✓ No			
	Yes			
Part !	5: List Certain Gifts and Contribution	ns		
13.	Within 2 years before you filed for bankru	uptcy, did you give any gifts with a t	otal value of more than \$600 per persor	n?
	▽ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than per person	\$600 Describe the gifts	Dates yo gave the gifts	
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip C	Code		
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	reison to whom you dave the dift			
	Number Street			
	City State Zip C	Code		
	Person's relationship to you			

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ebtor 1	Willie	E	Ruffin C	ase number (if known)	
	First Name	Middle Name	Last Name		
Wit	thin 2 years before you fi	iled for bankruptcy, di	d you give any gifts or contributions w	ith a total value of more than \$600	to any charity?
✓	No				
		1 10			
	Yes. Fill in the details fo	or each gift or contribut	ion.		
	Gifts or contributions t	to charities	Describe what you contributed	Date you	Value
	that total more than \$	600		contributed	
	Charity's Name		_		
	Oriality 5 Name				
			-		
	Number Street		_		
	Number Street				
	City State	e Zip Code	-		
	Oity	zip oode			
t 6:	List Certain Losses				
	Yes. Fill in the details. Describe the property how the loss occurred		Describe any insurance coverage include the amount that insurance	has paid. List loss	Value of property lost
			pending insurance claims on line 3. <i>A/B: Property.</i>	3 of Schedule	
			742. 110porty.		
t 7:	List Certain Paymen	to ou Tuomofous			
	No Yes. Fill in the details.				
¥					
			Description and value of any prop transferred	perty Date payment or transfer was made	Amount of payment
	Carra ward Laver Firms		A.I		¢400.00
	Semrad Law Firm Person Who Was Paid		Attorney's Fee - 400.00	4/13/2018	\$400.00
	11101 S. Western Avenu	10			
	Number Street	u c	-		
	Number Street				
			_		
	Chicago Illinoi	is 60643			
	City State		-		
		· 	_		
	Email or website address	3			
	Doro on Mis a Marila dis D				
	Person Who Made the P	Annua and 16 kt - 1 M	-		
	r order wine made and r	ayment, if Not You			
		ayment, if Not You			
	Person Who Was Paid	ayment, if Not You	-		
	Person Who Was Paid	ayment, if Not You	-		
		ayment, if Not You	-		
	Person Who Was Paid	ayment, if Not You	- -		
	Person Who Was Paid	ayment, if Not You	- - -		
	Person Who Was Paid		- - -		
	Person Who Was Paid Number Street		- - -		
	Person Who Was Paid Number Street	e Zip Code	- - - -		
	Person Who Was Paid Number Street City State	e Zip Code	- - - -		

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Debto	or 1 Willie		E	Ruffin	Case number (if kno	wn)	
	First N	ame	Middle Name	Last Name			
	help you		rs or to make paym	you or anyone else acting on you contain your creditors? on line 16.	our behalf pay or trans	fer any property to an	yone who promised to
	✓ No	Fill in the detaile					
	res.	Fill in the details.					
				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Perso	on Who Was Paid		-			
	Num	ber Street		-			
	City	State	Zip Code	· -			
	the ordin	ary course of your busi	ness or financial a transfers made as	security (such as the granting of a			
	Yes.	Fill in the details.					
				Description and value of p transferred		any property or received or debts pa ge	Date id transfer was made
	Perso	on Who Received Transf	er	-			
	Num	ber Street					
	City Perso	State on's relationship to you	Zip Code	-			
	Perso	on Who Received Transf	er	-			
	Num	ber Street		- -			
	City Perso	State on's relationship to you	Zip Code				
	beneficia			d you transfer any property to	a self-settled trust or s	similar device of whic	h you are a
	√ No	·	,				
	∐ Yes.	Fill in the details.		Description and value of	the property transferre	ed	Date transfer was
							made
	Nam	e of trust					

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Debtor 1 Willie Ruffin Case number (if known) List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code City State Zip Code

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Debtor 1 Willie Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Debt	tor 1			E	Ruffin	Cas	se number <i>(i</i>	f known)	
		First Name		Middle Name	Last Name				
26.	Hav	e you been a part	y in any judic	ial or administr	ative proceeding un	der any environmer	ntal law? Ir	clude settlements and orde	ers.
	✓	No							
		Yes. Fill in the det	tails.						
					Court or agency		Nature	of the case	Status of the case
		Case title			Court Name				Pending
									On appeal
		Case number			NumberStreet				Concluded
					City State	Zip Code			_
Part	11:	Give Details Al	oout Your B	usiness or Co	onnections to Any	Business			
27.	Wi+l	nin 4 years hefore	you filed for	hankruntev did	l vou own a business	or have any of the	following	connections to any business	22
21.	WILL	iii 4 years belore	you med for i	bankruptcy, uic	a you own a business	of flave ally of the	ionowing c	connections to any business):
					ade, profession, or o		full-time or p	oart-time	
		A member of	f a limited liab	ility company (L	LC) or limited liability	y partnership (LLP)			
		A partner in a	a partnership						
		An officer, di	rector, or mai	naging executiv	e of a corporation				
		An owner of	at least 5% of	f the voting or e	equity securities of a	corporation			
		No None of the s	shava annliad	Co to Dort 10					
	\mathbb{N}	No. None of the a				ala la coisaca			
	Ш	res. Check all tha	ат арріу ароч	e and illi in the	details below for each				
					Describe the r	nature of the busine	ess	Employer Identification n include Social Security n	
								EIN:	
		Business Name			_			LIN.	
		Number Street						Dates business existed	
					Name of acco	untant or bookkeep	oer		
		City	State	Zip Code				From To	
					Describe the r	nature of the busine	ess	Employer Identification n include Social Security n	
					_			EIN:	
		Business Name							
		Number Street						Dates business existed	
					Name of acco	untant or bookkeep	oer		
		City	State	Zip Code				From To	
					Describe the r	nature of the busine	ess	Employer Identification n	number Do not
								include Social Security n	
		Business Name			_			EIN:	
		Number Oliver			_			Datas husinass sviets	
		Number Street			Name of acco	untant or bookkeep	per	Dates business existed	
		City	State	Zip Code				From To	

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Deb	otor 1 Willie		E	Ruffin	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o		or bankruptcy, did yo	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	_			Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
		0.1.001			
	City	State	Zip Code	_	
Pari	t 12: Sign Be	low			
1	true and correc	ct. I understand tha ase can result in fi	it making a false sta nes up to \$250,000,	tement, concealing prope	pents, and I declare under penalty of perjury that the answers are brty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		Signature of Debto			Signature of Debtor 2
		Date 4/13/2018			Date 4/13/2018
ı	Did you attach	additional pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes				
ı	Did you pay or a	agree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
ı	√ No				
i	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Di	Strict of Illinois	
In re	Willie E Ruffin		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSAT	ION OF ATTORNEY	Y FOR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy, or agre	eed to be paid to me, for services
	For legal services, I have agreed to ac	ccept		\$3,200.00
	Prior to the filing of this statement I	nave received		\$400.00
	Balance Due			\$2,800.00
2.	. The source of the compensation paid	d to me was:		
	✓ Debtor	Other (spe	cify)	
3.	. The source of the compensation paid	d to me is:		
	Debtor	Other (spe	cify)	
4.	I have not agreed to share the ab members and associates of my l		ation with any other person unles	s they are
		v firm. A copy of the agr	on with a other person or persons weement, together with a list of the	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	_	legal service for all aspects of the ering advice to the debtor in detern	
	b. Preparation and filing of any	petition, schedules, stat	ements of affairs and plan which n	nay be required;
	c. Representation of the debtor	at the meeting of credit	ors and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceeding	s and other contested bankruptcy	matters;
6.	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following service	es:
		CERT	IFICATION	
	certify that the foregoing is a completor(s) in this bankruptcy proceedings.	e statement of any agre	ement or arrangement for payment	t to me for representation of the
	4/13/2018		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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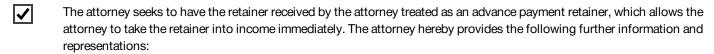
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,200.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$77.00 for expenses, leaving a balance due of \$3,187.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	4/13/2018	
Signed:		
/s/ Willie	e Ruffin	
		/s/ Morsheda Hashem
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Ruffin, Willie E Debtor(s)	Case No	
	Σωναίζο	Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	RIX
Tr knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	ue and correct to the best of their
Date:	4/13/2018	/s/ Ruffin, Willie I Ruffin, Willie E Signature of Deb	

COMMONWEALTH FINANCIAL 245 Main St Scranton, PA, 18519

FINCNTRL SVC P O BOX 668 N114 W19225 CLINTON GERMANTOWN, WI, 53022

City of Chicago Heights 39773 Treasury Center Chicago, IL, 60694

MCSI Collection Agency PO Box 327 Palos Heights, IL, 60463

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

Tajudeen Ogbara MD SC 9201 Calumet Ave. Munster, IN, 46321

EMP of Cook County LLC PO BOX 14099 ATTN # 18897Y Belfast, ME, 04915 Case 18-10868 Doc 1 Filed 04/13/18 Entered 04/13/18 15:08:52 Desc Main Document Page 62 of 73

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
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- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

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- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

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- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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Date:	4/13/2018	
Signed:		
/s/ Willie	Ruffin	
WN	was	/s/ Morsheda Hasherm Manhall H
Debtor(s)	/	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re Retention of The Semrad Law Firm LLC

Dear Client,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 Bankruptcy. In addition to the terms contained in the "Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when our fees will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

The fee charged by the Firm will be paid through the Chapter 13 plan. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan.

The Firm is going to seek to have the attorney's fees and costs paid before your creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to your creditors. This includes creditors such as your mortgage company, your car note, parking tickets, taxes, and any other creditors that may be included in your plan.

In the event that your case is dismissed before completion of the plan, it is likely that the attorney fees will have been paid while little of your other debts, including the mortgage or car note, were paid.

The benefit that you will receive from the Firm is our commitment to perform any and all work reasonably necessary to represent you in this bankruptcy without requiring you to pay a substantial amount of the fee up front. Ordinarily, the majority of the work required in a Chapter 13 case is performed during the initial months of the representation prior to confirmation of the case.

There is the possibility that your creditors or the Trustee may object to the Firm being paid under this arrangement. In the event of such an objection, we may lower that amount that we will receive each month in order to resolve the objection. However, the creditor may seek additional attorneys fees as a result of this objection.

Despite the value that we see in this arrangement, the Bankruptcy Court has previously ruled that this fee arrangement offers no value to you because the action of paying your attorney before paying your creditors is a deviation from the Model Chapter 13 Plan that had been adopted by the Court. The language that we propose to enter into your plan will have the sole purpose of paying the Firm before your creditors. This language by itself serves only to benefit the Firm by paying its fees.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

If you do not wish to pay your attorney's fees ahead of your creditors, you have the following options:

- a. You can to pay an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note and mortgage arrears in equal set monthly payments along with your attorney's fees; or
- b. If your budget allows, you can elect to pay a higher monthly Chapter 13 payment that would provide for equal set monthly payments to your car note and mortgage arrears while paying the attorney's fee within 12 months; or
- c. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your accepteance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Accepted:

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Debtor 1 Willie	E Middle Name	Ruffin Last Name	Case number (if known)	
CASCAMATE CONTRACTOR	estions for Reporting Purpos			
16. What kind of debts do you have?	"incurred by an individ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primar	lual primarily for a pe rily business debts? or investment or thro	ough the operation of the bus	purpose." nat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the	oter 7. Do you estimate		y is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	Reservania	5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?Part 7: Sign Below		\$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct. If I have chosen to file under of title 11, United States Coounder Chapter 7. If no attorney represents me out this document, I have ob I request relief in accordance I understand making a false s connection with a bankruptc both. 18 U.S.C. §§ 152, 134 /s/ Willie Ruffin Signature of Debtor 1 Executed on4/13/20:	Chapter 7, I am awa de. I understand the and I did not pay or stained and read the with the chapter of statement, concealing by case can result in 1, 1519, and 3571.	are that I may proceed, if eligil relief available under each chagree to pay someone who is notice required by 11 U.S.C. title 11, United States Code, ag property, or obtaining mor	specified in this petition. ney or property by fraud in risonment for up to 20 years, or

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Fill in this infor	mation to identify your c	ase:		To the contract of the contrac	
Debtor 1	Willie	E	Ruffin		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
3)	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					
Official	Form 106De	ec			Check if this is ar amended filing
Declarat	ion About an	Individual Deb	tor's Schedule	es	12/15
If two married	people are filing togeth	er, both are equally resp	onsible for supplying corre	ect information.	
money or prop				Making a false statement, conc to \$250,000, or imprisonment fo	
Part 1: Sign	n Below	-			
Did you p	pay or agree to pay some	eone who is NOT an attor	rney to help you fill out ba	nkruptcy forms?	
No.					

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Attach Bankruptcy Petition Preparer's Notice, Declaration, and

Signature (Official Form 119).

Signature of Debtor 2

MM/DD/YYYY

Yes. Name of person

X /s/ Willie Ruffin / Signature of Debtor 1

Date 4/13/2018 MM/DD/YYYY

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Debtor ⁻		E	Ruffin	Case number (if known)
AND DESCRIPTION OF THE PARTY OF	First Name	Middle Name	Last Name	
	ithin 2 years before y editors, or other par		ou give a financial state	ment to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the deta	ails below.		
	_		Date issued	
	Name		MM/DD/YYYY	_
	Number Street		_	
	City	State Zip Code	_	
Part 12	Sign Below			
	ankruptcy case can			perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ire of Debtor 1		Signature of Debtor 2
	Date 4	/13/2018	\mathcal{V}°	Date 4/13/2018
Did	you attach addition	al pages to Your Statement o	f Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did	you pay or agree to	pay someone who is not an a	ttorney to help you fill o	ut bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Ruffin, Willie E Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICAT	ION OF CREDITOR MATRIX	(
TI knowledge	he above named Debtors hereby verify that e.	the attached list of creditors is true ar	nd correct to the best of their
Date:	4/13/2018	/s/ Ruffin, Willie E Ruffin, Willie E Signature of Debtor	Merset

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Debt	or 1 Willie First Name	E Middle Name	Ruffin Last Name	Case number (if known)	
16.	Calculate the median	family income that applies to	you. Follow these ste	ps:	
	16a. Fill in the state in w	hich you live.	Illinois		
	16b. Fill in the number of	of people in your household.	2	_	
		amily income for your state and s	ize of		\$68,687.00
	household using the link spec	eified in the senarate instructions f		nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		or una form. This list	may also be available at the banking tick sollice.	
				is form, check box 1, <i>Disposable income is not determined ation of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325		Calculation of Disp	neck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325((b)(4)	
18.		ge monthly income from line 11	NO CONTROL CON		\$186.00
19.	Deduct the marital adj commitment period und	justment if it applies. If you are ler 11 U.S.C. § 1325(b)(4) allows	married, your spouse you to deduct part of	e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	tment does not apply, fill in 0 on	line 19a.		- <u>\$0.00</u>
	19b. Subtract line 19a	from line 18.			\$186.00
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$186.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your c	current monthly income for the ye	ear for this part of the	form.	\$2,232.00
	20c. Copy the median fa	amily income for your state and s	ize of household fron	n line 16c.	\$68,687.00
21.	How do the lines comp	pare?			
	Line 20b is less that commitment period	n line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on t	he top of page 1 of this form, check box 3, The	
	Line 20b is more that 4, The commitment	an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by th	ne court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I de	eclare under penalty of perjury tha	at the information on	this statement and in any attachments is true and correct.	
		Will In	1		
	/s/ Willie Ruf		5	K	
	Signature of Deb	otor 1		Signature of Debtor 2	
	Date 4/13/201 MM/DD/			Date MM/DD/YYYY	
	If you checked 17a, If you checked 17b, above.	do NOT fill out or file Form 1220 fill out Form 1220-2 and file it w	C-2. rith this form. On line	39 of that form, copy your current monthly income from line	14